



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [HOPE BANCORP, INC.](#)

City/State [LOS ANGELES, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [18,089,235](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[3200 WILSHIRE BOULEVARD, SUITE 1400](#)
[LOS ANGELES, CA 90010](#)

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BHC Name

City/State

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	17,944,253	17,115,884	17,448,187	16,466,695	15,220,293
Net income (\$000)	112,826	97,450	204,571	111,516	171,039
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.07	2.67	80	2.92	2.65	69	2.95	2.60	75	2.85	2.77	48	3.07	3.01	46
+ Non-interest income	0.31	0.96	9	0.21	1.11	3	0.23	1.04	5	0.24	1.21	3	0.32	1.32	7
- Overhead expense	1.73	2.17	18	1.65	2.24	15	1.66	2.17	16	1.69	2.57	13	1.86	2.69	15
- Provision for credit losses	-0.08	0.09	5	-0.04	-0.15	69	-0.07	-0.09	49	0.58	0.51	60	0.05	0.15	22
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	23	0.05	0.02	74	0	0.01	55
+ Other tax equivalent adjustments	0	0	46	0	0	9	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.71	1.40	78	1.51	1.79	30	1.58	1.66	48	0.87	1.04	33	1.49	1.56	41
Net operating income	1.26	1.06	74	1.14	1.36	28	1.17	1.26	45	0.68	0.81	32	1.12	1.19	38
Net income	1.26	1.06	74	1.14	1.35	29	1.17	1.26	45	0.68	0.82	31	1.12	1.19	38
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.55	3.12	77	3.42	3.14	65	3.43	3.06	73	3.84	3.55	68	4.78	4.41	76
Interest expense	0.33	0.24	80	0.36	0.27	72	0.32	0.25	70	0.84	0.52	84	1.52	1.08	80
Net interest income (tax equivalent)	3.22	2.88	72	3.06	2.85	61	3.10	2.80	68	3	3.01	44	3.26	3.33	41
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.27	0.08	0	0.20	0.13	70	0.40	0.11	93	0.07	0.27	23	0.04	0.21	18
Earnings coverage of net loan and lease losses (X)	-7.70	-9.51	21	9.23	4.52	36	4.87	39.72	15	27.58	22.91	70	53.44	24.40	85
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.04	1.17	39	1.41	1.39	56	1.01	1.23	29	1.52	1.58	52	0.77	0.83	45
Allowance for loan and lease losses / Total loans and leases	1.04	1.15	39	1.41	1.37	57	1	1.20	32	1.52	1.55	54	0.76	0.81	47
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.58	0.41	76	1.12	0.63	87	0.55	0.49	67	0.97	0.71	76	0.86	0.57	80
30-89 days past due loans and leases / Total loans and leases	0.11	0.32	24	0.22	0.27	52	0.29	0.32	57	0.21	0.39	29	0.12	0.43	14
Liquidity and Funding															
Net noncore funding dependence	13.80	3.09	84	8.15	-1.82	81	13.27	-2.33	87	18	3.20	85	24.21	14.45	79
Net short-term noncore funding dependence	13.79	-1.79	93	7.35	-8.21	91	13.10	-7.71	96	17.16	-4.76	94	21.53	3.38	92
Net loans and leases / Total assets	80	61.60	91	76.07	59.81	90	77.76	58.67	89	78.18	61.58	91	78.10	63.77	89
Capitalization															
Tier 1 leverage ratio	10.32	9.08	81	10.43	9.11	82	10.11	8.98	76	10.22	9.13	82	11.22	9.76	80
Holding company equity capital / Total assets	11.06	10.04	66	11.98	10.88	68	11.70	10.71	64	12.01	11.16	62	12.99	12.43	58
Total equity capital (including minority interest) / Total assets	11.06	10.14	65	11.98	11.01	66	11.70	10.82	63	12.01	11.29	60	12.99	12.57	57
Common equity tier 1 capital / Total risk-weighted assets	10.69	11.90	34	11.44	12.69	32	11.03	12.42	27	10.94	12.38	31	11.76	12.17	47
Net loans and leases / Equity capital (X)	7.23	6.22	72	6.35	5.51	70	6.65	5.53	72	6.51	5.58	72	6.01	5.21	70
Cash dividends / Net income	29.84	34	40	35.46	25.30	74	33.57	28.27	62	62.04	42.30	79	41.47	33.12	66
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	3.54	7.91	46	1.75	9.29	23	4.57	10.50	25	9.19	16.68	28	2.35	9.26	24
Equity capital	-4.42	-0.29	44	3.06	9.31	18	1.91	7.46	27	0.87	6.99	21	6.98	10.49	48
Net loans and leases	8.89	11.87	46	4.46	0.79	76	4.02	3.36	59	9.30	9.07	63	1.71	9.10	20
Noncore funding	15.69	10.50	64	-47.92	-23.76	20	-19.60	-14.79	38	-19.41	-12.18	42	-3.51	6.59	35
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	10.83	11.61	58	10.31	11.05	56	10.33	10.95	57	9.96	13.56	54	9.80	13.04	60
Equity investment in subsidiaries / Equity capital	113.95	103.92	86	114.04	103.07	90	114.05	103.22	89	113.90	102.81	91	112.87	103.22	89
Cash from ops + noncash items + op expense / Op expense + dividends	171.16	116.54	73	100.17	130.64	34	161.06	154.48	61	119.82	147.24	43	143.45	190.27	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	277,493	261,341	527,725	554,369	626,909	6.18	10.17
Income from lease financing receivables.....	211	226	465	616	804	-6.64	
Fully taxable income on loans and leases.....	277,254	261,109	527,271	554,047	626,762	6.18	10.52
Tax-exempt income on loans and leases.....	450	458	919	938	951	-1.75	-55.62
Estimated tax benefit on income on loans and leases.....	109	107	218	199	168	1.48	
Income on loans and leases (tax equivalent).....	277,813	261,674	528,408	555,184	627,881	6.17	10.30
Investment interest income (tax equivalent).....	24,351	15,952	36,134	39,765	46,631	52.65	44.48
Interest on balances due from depository institutions.....	211	529	1,302	3,298	8,659	-60.11	-86.79
Interest income on other earning assets.....	811	749	2,112	1,728	2,165	8.28	-14.90
Total interest income (tax equivalent).....	303,186	278,904	567,956	599,975	685,336	8.71	11.76
Interest on time deposits of \$250K or more.....	2,460	4,528	7,207	27,727	43,307	-45.67	-26.48
Interest on time deposits < \$250K.....	4,034	7,493	11,845	47,923	88,874	-46.16	-71.15
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	14,403	11,446	22,959	34,719	57,978	25.83	-5.85
Interest on other borrowings and trading liabilities.....	4,911	3,699	7,400	12,370	18,768	32.77	-29.09
Interest on subordinated debt and mandatory convertible securities.....	2,175	2,175	4,350	8,642	9,264	0.00	
Total interest expense.....	27,983	29,341	53,761	131,381	218,191	-4.63	-29.25
Net interest income (tax equivalent).....	275,203	249,563	514,195	468,594	467,145	10.27	18.76
Non-interest income.....	27,956	17,744	39,700	39,494	48,327	57.55	-17.51
Adjusted operating income (tax equivalent).....	303,159	267,307	553,895	508,088	515,472	13.41	14.13
Overhead expense.....	155,421	141,057	289,686	278,213	282,889	10.18	17.83
Provision for credit losses.....	-7,420	-3,595	-12,395	95,000	7,300		
Securities gains (losses).....	0	0	0	7,531	282		
Other tax equivalent adjustments.....	0	-1	0	0	0		
Pretax net operating income (tax equivalent).....	153,046	129,437	275,815	142,894	226,853	18.24	22.10
Applicable income taxes.....	39,882	31,732	70,700	30,776	55,310	25.68	-17.69
Tax equivalent adjustments.....	338	255	544	602	504	32.55	
Applicable income taxes (tax equivalent).....	40,220	31,987	71,244	31,378	55,814	25.74	-16.99
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	112,826	97,450	204,571	111,516	171,039	15.78	46.72
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	112,826	97,450	204,571	111,516	171,039	15.78	46.72
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	112,826	97,450	204,571	111,516	171,039	15.78	46.72
Investment securities income (tax equivalent).....	24,351	15,952	36,134	39,765	46,631	52.65	44.48
US Treasury and agency securities (excluding mortgage-backed securities).....	13	0	0	0	0		-71.11
Mortgage-backed securities.....	20,928	14,540	32,417	36,956	43,715	43.93	34.78
All other securities.....	3,410	1,412	3,717	2,809	2,916	141.53	166.23
Cash dividends declared.....	33,671	34,557	68,666	69,182	70,931	-2.56	3.74
Common.....	33,671	34,557	68,666	69,182	70,931	-2.56	3.74
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.38	2.90	85	3.26	2.92	71	3.26	2.85	79	3.64	3.27	73	4.50	4	83
Less: Interest expense	0.31	0.22	80	0.34	0.25	72	0.31	0.23	72	0.80	0.48	83	1.43	0.98	80
Equals: Net interest income (tax equivalent)	3.07	2.67	80	2.92	2.65	69	2.95	2.60	75	2.85	2.77	48	3.07	3.01	46
Plus: Non-interest income	0.31	0.96	9	0.21	1.11	3	0.23	1.04	5	0.24	1.21	3	0.32	1.32	7
Equals: adjusted operating income (tax equivalent)	3.38	3.67	36	3.12	3.82	16	3.17	3.70	23	3.09	4.04	9	3.39	4.41	11
Less: Overhead expense	1.73	2.17	18	1.65	2.24	15	1.66	2.17	16	1.69	2.57	13	1.86	2.69	15
Less: Provision for credit losses	-0.08	0.09	5	-0.04	-0.15	69	-0.07	-0.09	49	0.58	0.51	60	0.05	0.15	22
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	23	0.05	0.02	75	0	0.01	55
Plus: other tax equivalent adjustments	0	0	46	0	0	9	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.71	1.40	78	1.51	1.79	30	1.58	1.66	48	0.87	1.04	33	1.49	1.56	41
Less: Applicable income taxes (tax equivalent)	0.45	0.33	80	0.37	0.41	38	0.41	0.38	65	0.19	0.23	37	0.37	0.36	48
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.26	1.06	74	1.14	1.36	28	1.17	1.26	45	0.68	0.81	32	1.12	1.19	38
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.26	1.06	74	1.14	1.35	29	1.17	1.26	45	0.68	0.82	31	1.12	1.19	38
Memo: Net income (last four quarters)	1.23	1.12	70	0.92	1.25	19	1.17	1.26	45	0.68	0.82	31	1.12	1.19	37
Net income—BHC and noncontrolling (minority) interest	1.26	1.07	74	1.14	1.37	28	1.17	1.27	44	0.68	0.83	31	1.12	1.20	38
Margin Analysis															
Average earning assets / Average assets	95.17	92.97	78	95.26	93.15	75	94.98	93.08	74	94.79	92.32	79	94.26	91.05	82
Average interest-bearing funds / Average assets	56.20	60.12	31	57.03	62.32	27	55.90	61.99	25	63.41	64.06	48	67.60	65.57	62
Interest income (tax equivalent) / Average earning assets	3.55	3.12	77	3.42	3.14	65	3.43	3.06	73	3.84	3.55	68	4.78	4.41	76
Interest expense / Average earning assets	0.33	0.24	80	0.36	0.27	72	0.32	0.25	70	0.84	0.52	84	1.52	1.08	80
Net interest income (tax equivalent) / Average earning assets	3.22	2.88	72	3.06	2.85	61	3.10	2.80	68	3	3.01	44	3.26	3.33	41
Yield or Cost															
Total loans and leases (tax equivalent)	3.94	4.01	50	3.93	4.05	43	3.96	4.01	48	4.37	4.27	62	5.23	5.09	65
Interest-bearing bank balances	0.33	0.42	24	0.23	0.11	96	0.30	0.14	97	0.47	0.27	88	1.90	2.04	41
Federal funds sold and reverse repos		0.58		0.28	0.26	66	0.28	0.25	67		0.68		3.85	2.44	85
Trading assets		0.52			0.42			0.45			0.60			0.99	
Total earning assets	3.55	3.09	79	3.42	3.11	68	3.42	3.04	74	3.84	3.51	70	4.77	4.36	76
Investment securities (tax equivalent)	1.82	1.85	51	1.43	1.80	26	1.55	1.77	35	2.12	2.25	36	2.55	2.76	34
US Treasury and agency securities (excluding mortgage-backed securities)	1.30	1.22	59		1.28			1.14			1.75			2.32	
Mortgage-backed securities	1.80	1.78	51	1.41	1.56	37	1.45	1.57	39	2	2.05	40	2.57	2.61	49
All other securities	2.39	2.82	37	1.64	2.91	11	1.71	2.81	15	3.16	3.24	54	3.80	4.06	51
Interest-bearing deposits	0.46	0.20	90	0.51	0.24	90	0.46	0.21	90	1.14	0.53	93	2.09	1.10	95
Time deposits of \$250K or more	0.41	0.50	37	0.53	0.76	26	0.44	0.66	25	1.49	1.42	54	2.37	1.96	85
Time deposits < \$250K	0.54	0.44	70	0.77	0.72	57	0.68	0.62	61	1.64	1.36	72	2.30	1.82	80
Other domestic deposits	0.44	0.17	91	0.42	0.17	93	0.40	0.15	92	0.71	0.36	89	1.63	0.93	89
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos		0.36			0.19		160	0.17	99	0	0.62	1	0	1.86	2
Other borrowed funds and trading liabilities	1.06	1.24	42	1.22	1.31	45	1.23	1.27	47	1.57	1.50	53	1.61	2.38	13
All interest-bearing funds	0.55	0.36	81	0.60	0.40	84	0.55	0.37	82	1.26	0.74	89	2.12	1.49	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	27,956	17,744	39,700	39,494	48,327
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	5,733	5,056	10,357	15,632	21,982
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	664	490	994	533	535
Insurance activities revenue	0	0	2	1	3
Venture capital revenue	0	0	0	0	0
Net servicing fees	1,679	1,978	3,367	2,809	2,316
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	11,436	3,029	9,453	3,577	3,892
Other non-interest income	8,444	7,191	15,527	16,942	19,599
Total overhead expenses	155,421	141,057	289,686	278,213	282,889
Personnel expense	100,661	84,664	177,206	163,978	161,718
Net occupancy expense	22,256	21,632	43,884	45,170	42,398
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	972	1,018	2,037	2,125	2,228
Other operating expenses	31,532	33,743	66,559	66,940	76,545
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,548	1,449	1,486	1,431	1,456
Average personnel expense per employee	65.03	58.43	119.25	114.59	111.07
Average assets per employee	11,591.89	11,812.20	11,741.71	11,507.12	10,453.50

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.35	11	0	2.15	10	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	51.32	59.40	18	52.82	59.03	23	52.35	59.28	22	54.82	62.28	21	54.93	61.29	20
Percent of Average Assets															
Total overhead expense	1.73	2.17	18	1.65	2.24	15	1.66	2.17	16	1.69	2.57	13	1.86	2.69	15
Personnel expense	1.12	1.20	43	0.99	1.25	21	1.02	1.21	26	1	1.30	21	1.06	1.41	18
Net occupancy expense	0.25	0.22	63	0.25	0.24	58	0.25	0.23	64	0.27	0.26	60	0.28	0.28	53
Other operating expenses	0.36	0.72	5	0.41	0.73	5	0.39	0.72	6	0.42	0.94	5	0.52	0.97	7
Overhead less non-interest income	1.42	1.19	69	1.44	1.10	79	1.43	1.10	78	1.45	1.25	70	1.54	1.32	61
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	51.27	58.92	21	52.77	58.45	25	52.30	58.83	24	54.76	61.82	23	54.88	60.64	24
Personnel expense	33.20	32.65	46	31.67	33.10	35	31.99	32.93	37	32.27	32.36	44	31.37	32.39	42
Net occupancy expense	7.34	6.14	69	8.09	6.33	79	7.92	6.23	77	8.89	6.58	83	8.23	6.52	80
Other operating expenses	10.72	19.36	3	13	18.60	9	12.38	19.18	6	13.59	22.28	6	15.28	21.20	14
Total non-interest income	9.22	25.40	9	6.64	28.18	3	7.17	27.67	4	7.77	28.83	6	9.38	29.23	8
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	1.89	3.45	27	1.89	3.19	28	1.87	3.27	30	3.08	3.27	46	4.26	3.88	53
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.22	2.25	21	0.18	2.52	19	0.18	2.58	19	0.10	2.46	16	0.10	3.54	12
Insurance activities revenue	0	0.36	13	0	0.37	11	0	0.36	24	0	0.41	23	0	0.47	22
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.55	1.38	60	0.74	0.55	72	0.61	0.60	69	0.55	0.01	84	0.45	0.28	75
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.77	1.51	87	1.13	3.83	34	1.71	3.30	41	0.70	3.92	31	0.76	1.86	36
Other non-interest income	2.79	9.09	10	2.69	9.26	6	2.80	9.27	6	3.33	9.65	8	3.80	10.04	11
Overhead less non-interest income	42.05	32.73	77	46.13	29.94	92	45.13	30.52	91	46.98	31.93	85	45.50	31.06	90
Applicable income taxes / Pretax net operating income (tax equivalent)	26.06	21.22	88	24.52	21.54	83	25.63	21.18	89	21.54	18.63	66	24.38	20.56	81
Applicable income tax + TE / Pretax net operating income + TE	26.28	23.38	79	24.71	23.10	72	25.83	22.67	86	21.96	21.18	48	24.60	23.23	69

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	10,148,684	9,391,458	9,727,271	9,292,625	9,553,580	8.06	15.02
Commercial and industrial loans	4,047,921	3,281,605	3,554,141	3,162,256	2,291,868	23.35	143.27
Loans to individuals	34,843	38,394	34,366	42,595	38,848	-9.25	-16.43
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	390,977	767,089	736,014	1,083,480	445,981	-49.03	27.19
Less: Unearned income	0	0	0	0	0		-100.00
Loans and leases, net of unearned income	14,622,425	13,478,546	14,051,792	13,580,956	12,330,277	8.49	34.97
Less: Allowance for loan and lease losses	151,580	189,451	140,550	206,741	94,144	-19.99	89.30
Net loans and leases	14,470,845	13,289,095	13,911,242	13,374,215	12,236,133	8.89	34.56
Debt securities that reprice or mature in over 1 year	2,183,662	2,114,391	2,465,203	2,143,760	1,626,991	3.28	33.07
Mutual funds and equity securities	24,711	27,205	26,823	27,612	22,123	-9.17	88.17
Subtotal	16,679,218	15,430,691	16,403,268	15,545,587	13,885,247	8.09	34.42
Interest-bearing bank balances	31,740	745,433	227,801	296,302	564,711	-95.74	-89.30
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	169,334	159,779	201,071	141,851	88,995	5.98	543.78
Trading assets	0	0	0	0	0		
Total earning assets	16,880,292	16,335,903	16,832,140	15,983,740	14,538,953	3.33	32.59
Non-interest-bearing cash and due from depository institutions	181,648	170,419	147,820	146,931	194,039	6.59	0.37
Premises, fixed assets, and leases	95,432	86,290	90,313	88,102	104,405	10.59	91.78
Other real estate owned	2,010	16,619	2,597	20,121	24,091	-87.91	-90.80
Investment in unconsolidated subsidiaries	28,167	27,926	28,047	27,820	22,498	0.86	622.05
Intangible and other assets	901,686	832,774	788,451	840,262	783,743	8.27	3.46
Total assets	18,089,235	17,469,931	17,889,368	17,106,976	15,667,729	3.54	30.52
Quarterly average assets	18,090,459	17,148,825	17,841,524	16,781,558	15,207,341	5.49	34.08
Average loans and leases (YTD)	14,099,725	13,319,928	13,343,312	12,697,484	11,999,339	5.85	34.80
Memoranda							
Loans held-for-sale	76,376	54,245	99,049	17,743	54,270	40.80	351.21
Loans not held-for-sale	14,546,049	13,424,301	13,952,743	13,563,213	12,276,007	8.36	34.47
Real estate loans secured by 1-4 family	854,305	620,936	688,015	660,973	953,895	37.58	84.55
Commercial real estate loans	9,292,881	8,768,988	9,037,740	8,630,106	8,598,127	5.97	11.16
Construction and land development	227,877	277,954	228,576	309,100	312,246	-18.02	-33.13
Multifamily	904,901	500,882	672,723	404,016	370,671	80.66	159.16
Nonfarm nonresidential	8,160,103	7,990,152	8,136,441	7,916,990	7,915,210	2.13	6.39
Real estate loans secured by farmland	1,498	1,534	1,516	1,546	1,558	-2.35	420.14
Total investment securities	2,377,707	2,301,375	2,693,097	2,313,223	1,738,109	3.32	41.50
U.S. Treasury securities	3,968	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	103,391	108,796	105,284	89,268	70,111	-4.97	6.03
Mortgage-backed securities	2,079,623	2,080,391	2,385,055	2,190,209	1,641,675	-0.04	33.73
Asset-backed securities	145,780	62,369	153,451	0	0	133.74	
Other debt securities	20,234	22,614	22,484	6,134	4,200	-10.52	339.30
Mutual funds and equity securities	24,711	27,205	26,823	27,612	22,123	-9.17	88.17
Available-for-sale securities	2,100,005	2,274,170	2,666,274	2,285,611	1,715,986	-7.66	24.97
U.S. Treasury securities	3,968	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	103,391	108,796	105,284	89,268	70,111	-4.97	6.03
Mortgage-backed securities	1,826,632	2,080,391	2,385,055	2,190,209	1,641,675	-12.20	17.46
Asset-backed securities	145,780	62,369	153,451	0	0	133.74	
Other debt securities	20,234	22,614	22,484	6,134	4,200	-10.52	339.30
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	4,679						
Available-for-sale securities appreciation (depreciation)	-216,304	19,562	-19,373	46,177	12,146		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	388,338	354,817	362,175	376,073	340,853	9.45	7.25

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	5,689,410	5,638,212	5,752,323	4,814,443	3,108,242	0.91	88.61
NOW, ATS and transaction accounts	1,799,705	2,021,577	2,595,461	1,653,009	1,132,582	-10.98	494.80
Time deposits less brokered deposits < \$250K	896,146	1,172,805	634,439	1,138,971	1,955,681	-23.59	-60.79
MMDA and other savings accounts	4,713,672	3,930,162	3,753,174	3,737,203	2,995,063	19.94	38.31
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	13,098,933	12,762,756	12,735,397	11,343,626	9,191,568	2.63	45.34
Time deposits of \$250K or more	1,062,658	1,585,045	1,494,657	1,854,961	1,856,715	-32.96	-5.79
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	573,000	100,000	300,000	150,000	347,807	473.00	104.64
Other borrowings w/remaining maturity over 1 year	0	100,000	0	100,000	337,699	-100.00	-100.00
Brokered deposits < \$250K	867,461	378,532	810,856	1,135,534	1,478,637	129.16	6.48
Noncore funding	2,503,119	2,163,577	2,605,513	3,240,495	4,020,858	15.69	-8.51
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	322,631	320,501	321,563	308,743	302,493	0.66	221.58
Other liabilities	164,183	130,226	133,911	160,366	116,799	26.08	57.73
Total liabilities	16,088,866	15,377,060	15,796,384	15,053,230	13,631,718	4.63	34.60
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	137	136	136	136	136	0.74	1.48
Common surplus	1,424,891	1,418,135	1,421,698	1,434,917	1,428,066	0.48	1.61
Retained earnings	1,011,715	859,549	932,562	785,940	762,480	17.70	96.85
Accumulated other comprehensive income	-171,707	15,051	-11,412	32,753	9,149		
Other equity capital components	-264,667	-200,000	-250,000	-200,000	-163,820		
Total holding company equity capital	2,000,369	2,092,871	2,092,984	2,053,746	2,036,011	-4.42	4.93
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,000,369	2,092,871	2,092,984	2,053,746	2,036,011	-4.42	4.93
Total liabilities and capital	18,089,235	17,469,931	17,889,368	17,106,976	15,667,729	3.54	30.52
Memoranda							
Non-interest-bearing deposits	5,689,410	5,638,212	5,752,323	4,814,443	3,108,242	0.91	88.61
Interest-bearing deposits	9,339,642	9,088,121	9,288,587	9,519,678	9,418,678	2.77	17.65
Total deposits	15,029,052	14,726,333	15,040,910	14,334,121	12,526,920	2.06	37.19
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,092,984	2,053,746	2,053,746	2,036,011	1,903,211		
Accounting restatements	0	-7,551	-7,545	-18,873	0		
Net income	112,826	97,450	204,571	111,516	171,039		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	3,192	1,484	5,042	6,850	4,659		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	14,667	0	50,000	36,180	13,820		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	33,671	34,557	68,666	69,182	70,931		
Change in other comprehensive income	-160,295	-17,701	-44,164	23,604	41,853		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,000,369	2,092,871	2,092,984	2,053,746	2,036,011		

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	56.10	38.78	81	53.76	36.32	84	54.37	36.25	85	54.32	36.22	84	60.98	37.78	91
Commercial and industrial loans	22.38	11.05	90	18.78	12.25	83	19.87	10.76	87	18.49	13.52	75	14.63	12.02	64
Loans to individuals	0.19	3.52	17	0.22	3.48	18	0.19	3.36	16	0.25	3.40	19	0.25	4.20	15
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	2.16	4.45	32	4.39	4.22	60	4.11	4.47	56	6.33	4.63	66	2.85	5.01	39
Net loans and leases	80	61.60	91	76.07	59.81	90	77.76	58.67	89	78.18	61.58	91	78.10	63.77	89
Debt securities over 1 year	12.07	19.46	26	12.10	17.61	29	13.78	19.46	32	12.53	15.55	34	10.38	14.60	23
Mutual funds and equity securities	0.14	0.05	84	0.16	0.06	81	0.15	0.06	83	0.16	0.05	82	0.14	0.06	80
Subtotal	92.21	82.34	95	88.33	78.32	93	91.69	79.22	96	90.87	78.16	96	88.62	79.65	86
Interest-bearing bank balances	0.18	4.59	1	4.27	9.11	24	1.27	8.50	7	1.73	7.51	13	3.60	3.06	66
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.94	1.68	41	0.91	1.53	43	1.12	1.56	53	0.83	1.68	36	0.57	1.91	30
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	93.32	90.95	75	93.51	91.43	73	94.09	91.77	75	93.43	91.05	76	92.80	89.53	81
Non-interest cash and due from depository institutions	1	1.01	48	0.98	1.01	43	0.83	0.82	51	0.86	1.07	34	1.24	1.14	56
Other real estate owned	0.01	0.01	67	0.10	0.02	93	0.01	0.01	71	0.12	0.02	95	0.15	0.03	94
All other assets	5.68	7.97	24	5.52	7.50	26	5.08	7.35	24	5.71	7.82	26	5.97	9.27	15
Memoranda															
Short-term investments	1.11	7.68	4	5.18	12.01	19	2.40	11.47	6	2.56	11.17	9	4.17	7.63	46
U.S. Treasury securities	0.02	1.96	20	0	1.08	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0.57	1.75	44	0.62	1.72	45	0.59	1.73	45	0.52	1.69	40	0.45	1.34	38
Mortgage-backed securities	11.50	13.68	43	11.91	12.97	48	13.33	14.14	50	12.80	11.75	54	10.48	11.44	46
Asset-backed securities	0.81	0.68	69	0.36	0.38	70	0.86	0.50	76	0	0.32	24	0	0.28	25
Other debt securities	0.11	0.52	45	0.13	0.52	43	0.13	0.53	42	0.04	0.42	39	0.03	0.39	40
Loans held-for-sale	0.42	0.35	76	0.31	0.42	59	0.55	0.55	70	0.10	0.52	30	0.35	0.39	60
Loans held for investment	80.41	61.41	91	76.84	59.85	90	77.99	58.06	90	79.28	61.72	91	78.35	63.50	89
Real estate loans secured by 1-4 family	4.72	12.26	18	3.55	11.69	17	3.85	11.46	17	3.86	11.91	19	6.09	13.29	24
Revolving	0.01	1.49	11	0	1.45	6	0.01	1.42	9	0.01	1.66	9	0.03	2.07	14
Closed-end, secured by first liens	4.70	10.40	24	3.54	9.84	21	3.82	9.67	23	3.85	9.81	23	6.04	10.69	28
Closed-end, secured by junior liens	0.01	0.18	16	0.01	0.20	13	0.01	0.17	15	0.01	0.22	12	0.02	0.28	15
Commercial real estate loans	51.37	24.34	93	50.19	22.48	94	50.52	22.69	94	50.45	22.22	95	54.88	22.23	98
Construction and land development	1.26	3.75	27	1.59	3.35	30	1.28	3.34	25	1.81	3.40	34	1.99	3.44	41
Multifamily	5	3.69	74	2.87	3.31	56	3.76	3.57	64	2.36	3.12	44	2.37	3.01	46
Nonfarm nonresidential	45.11	15.50	99	45.74	14.81	99	45.48	14.57	99	46.28	14.72	99	50.52	14.69	99
Real estate loans secured by farmland	0.01	0.35	27	0.01	0.34	28	0.01	0.30	29	0.01	0.33	27	0.01	0.36	29

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	69.40	62.08	54	69.68	59.66	63	69.22	61.05	57	68.42	57.15	68	77.48	57.46	80
Real estate loans secured by 1-4 family	5.84	20.31	11	4.61	19.82	11	4.90	19.86	10	4.87	19.43	11	7.74	20.75	15
Revolving	0.02	2.40	8	0	2.42	6	0.02	2.43	8	0.01	2.64	8	0.04	3.15	11
Closed-end	5.82	17.67	14	4.60	17.22	13	4.88	17.24	13	4.86	16.59	13	7.69	17.39	19
Commercial real estate loans	63.55	38.23	90	65.06	36.54	93	64.32	37.86	90	63.55	34.63	94	69.73	33.52	96
Construction and land development	1.56	5.97	20	2.06	5.50	22	1.63	5.65	19	2.28	5.26	27	2.53	5.09	33
1-4 family	0.05	1.34	18	0.04	1.11	15	0.05	1.18	17	0.09	0.93	20	0.20	0.94	32
Other	1.51	4.56	22	2.02	4.33	28	1.58	4.40	22	2.19	4.19	31	2.33	4.02	34
Multifamily	6.19	5.72	65	3.72	5.34	43	4.79	5.78	53	2.97	4.96	37	3.01	4.69	41
Nonfarm nonresidential	55.81	24.64	98	59.28	24.14	98	57.90	24.56	98	58.29	22.93	99	64.19	22.15	99
Owner-occupied	20.86	8.28	96	21.70	8.14	97	21.90	8.29	96	20.58	7.68	96	22.41	7.72	96
Other	34.95	16.13	95	37.58	15.71	99	36	15.94	97	37.72	14.95	99	41.79	14.34	99
Real estate loans secured by farmland	0.01	0.59	25	0.01	0.59	27	0.01	0.54	27	0.01	0.54	26	0.01	0.55	28
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	27.68	18.46	80	24.35	20.98	64	25.29	18.86	74	23.28	22.17	59	18.59	19.53	52
Loans to individuals	0.24	6.27	14	0.28	6.28	15	0.24	6.24	14	0.31	6.13	14	0.32	7.13	11
Credit card loans	0.03	0.53	53	0.03	0.51	56	0.03	0.53	54	0.04	0.65	56	0.07	0.81	53
Agricultural loans	0	0.32	12	0	0.37	12	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	2.67	8.30	25	5.69	8.03	56	5.24	8.75	49	7.98	9.09	59	3.62	9.85	33
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	519.35	407.54	74	495.16	383.17	74	518.50	391.81	73	500.50	381.27	75	546.86	391.26	75
Real estate loans secured by 1-4 family	43.72	130.40	15	32.74	124.52	14	36.67	126.06	14	35.60	125.03	14	54.60	138.18	20
Revolving	0.14	15.55	10	0.03	15.53	5	0.14	15.44	10	0.05	17.42	8	0.29	21.26	12
Closed-end	43.58	113.22	18	32.71	107.53	17	36.53	108.85	19	35.55	106.14	17	54.31	115.20	25
Commercial real estate loans	475.55	254.23	89	462.34	238.21	92	481.74	245.88	91	464.82	234.65	92	492.17	229.44	95
Construction and land development	11.66	38.88	23	14.65	35.52	29	12.18	35.95	23	16.65	35.62	31	17.87	34.95	37
1-4 family	0.34	8.60	18	0.31	7.06	16	0.34	7.42	20	0.66	6.34	25	1.39	6.61	33
Other	11.32	29.76	25	14.34	28.07	31	11.84	28.11	25	15.98	28.16	34	16.48	27.32	38
Multifamily	46.31	39.14	68	26.41	34.78	48	35.86	38.66	60	21.76	32.74	39	21.22	31.04	45
Nonfarm nonresidential	417.58	162.28	99	421.28	157.17	99	433.70	158.05	99	426.41	155.06	99	453.08	152.10	99
Owner-occupied	156.07	54.20	99	154.20	52.65	98	164.07	52.99	98	150.52	52.37	97	158.14	53.07	97
Other	261.51	106.54	93	267.08	102.08	99	269.63	102.54	98	275.89	100.54	99	294.94	97.41	99
Real estate loans secured by farmland	0.08	3.62	26	0.08	3.59	27	0.08	3.22	28	0.08	3.44	26	0.09	3.60	27
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	207.15	115.10	86	173.02	127.07	72	189.45	114.45	82	170.32	139.91	64	131.19	122.02	54
Loans to individuals	1.78	35.52	15	2.02	35.29	15	1.83	34.55	16	2.29	37.47	17	2.22	43.51	13
Credit card loans	0.19	2.76	53	0.24	2.61	56	0.22	2.77	55	0.27	3.30	57	0.47	4.34	54
Agricultural loans	0	1.81	12	0	2.01	12	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	20.01	50.19	31	40.44	46.75	58	39.23	51.06	53	58.36	49.54	63	25.53	52.44	31
Supplemental															
Non-owner occupied CRE loans / Gross loans	43.96	30.64	78	43.97	28.84	83	43.50	30.07	80	43.39	27.32	87	47.61	26.45	92
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	328.96	203.71	84	312.51	187.37	87	325.84	195.33	86	317.39	183.76	89	336.06	178.57	90
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	485.03	261.50	90	466.71	244.59	92	489.91	252.85	92	467.91	240.85	92	494.20	236.10	95

BHC Name

City/State

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	1.11	7.68	4	5.18	12.01	19	2.40	11.47	6	2.56	11.17	9	4.17	7.63	46
Liquid assets	12.70	25.39	16	17.15	28.17	21	15.43	29.03	19	15.39	26.22	20	15.32	22.44	33
Investment securities	13.14	21.68	23	13.17	19.64	26	15.05	21.63	29	13.52	17.85	32	11.09	16.99	21
Net loans and leases	80	61.60	91	76.07	59.81	90	77.76	58.67	89	78.18	61.58	91	78.10	63.77	89
Net loans, leases and standby letters of credit	80.67	62.44	91	76.73	60.62	90	78.47	59.49	88	78.82	62.48	91	78.82	64.84	89
Core deposits	72.41	75.64	27	73.06	74.75	29	71.19	75.71	22	66.31	70.67	24	58.67	63.09	26
Noncore funding	13.84	10.86	73	12.38	10.89	71	14.56	10.30	75	18.94	14.13	74	25.66	19.36	72
Time deposits of \$250K or more	5.87	1.54	93	9.07	1.81	97	8.36	1.58	98	10.84	2.11	97	11.85	2.94	96
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.20	13	0	1.20	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.50	32	0	0.52	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.17	1.63	75	0.57	0.99	57	1.68	1	70	0.88	1.24	55	2.22	3.01	45
Earning assets that reprice within 1 year	34.50	36.16	45	37.31	38.93	43	32.12	37.37	35	36.36	39.38	39	35.55	39.29	35
Interest-bearing liabilities that reprice within 1 year	15.10	6.49	87	17.09	7.04	88	15.48	6.39	87	22.97	8.20	89	32.59	10.19	94
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	19.40	28.22	30	20.22	30.25	25	16.64	29.65	20	13.39	29.11	14	2.96	26.63	7
Other Liquidity and Funding Ratios															
Net noncore funding dependence	13.80	3.09	84	8.15	-1.82	81	13.27	-2.33	87	18	3.20	85	24.21	14.45	79
Net short-term noncore funding dependence	13.79	-1.79	93	7.35	-8.21	91	13.10	-7.71	96	17.16	-4.76	94	21.53	3.38	92
Short-term investment / Short-term noncore funding	8.04	166.36	2	44.36	284.81	9	16.64	273.46	3	14.09	184.19	4	17.92	77.77	23
Liquid assets - short-term noncore funding / Nonliquid assets	-1.30	28.61	11	6.60	34.02	15	1.21	36.68	10	-3.29	28.18	9	-9.41	16.97	7
Net loans and leases / Total deposits	96.29	76.80	85	90.24	74.66	86	92.49	72.79	87	93.30	79.43	85	97.68	90.31	74
Net loans and leases / Core deposits	110.47	82.80	88	104.12	81.17	85	109.23	78.25	89	117.90	88.34	87	133.12	103.93	86
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.26	-6.37	99		0.84			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.88	-13.54	54	1.12	1.94	38	-1.10	-0.25	26	2.77	4.31	30	0.73	1.36	39
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	10.64	23.58	35	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	88.32	74.56	65	98.82	84.66	68	99	83.77	70	98.81	87.23	66	98.73	85.40	68
U.S. Treasury securities	0.17	9.26	20	0	5.52	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	4.35	8	47	4.73	8.87	46	3.91	8.22	46	3.86	9.83	43	4.03	7.75	50
Mortgage-backed securities	87.46	63.23	87	90.40	66.59	82	88.56	66.54	83	94.68	66.64	88	94.45	67.43	92
Asset-backed securities	6.13	3.36	73	2.71	2.05	71	5.70	2.50	78	0	1.91	24	0	1.66	24
Other debt securities	0.85	3.01	45	0.98	3.17	45	0.83	3.08	43	0.27	3.01	41	0.24	2.94	41
Mutual funds and equity securities	1.04	0.28	89	1.18	0.32	87	1	0.29	87	1.19	0.35	87	1.27	0.40	85
Debt securities 1 year or less	7.12	8.89	57	6.94	8.69	52	7.47	7.78	61	6.13	10.55	39	5.12	11.86	33
Debt securities 1 to 5 years	30.04	20.02	72	33.31	17.05	84	35.02	18.25	83	25.58	17.03	69	45.25	17.94	88
Debt securities over 5 years	61.79	68.75	33	58.56	72.17	25	56.52	71.11	23	67.10	69.86	40	48.36	66.02	30
Pledged securities	16.33	30.80	30	15.42	33.87	26	13.45	32.26	26	16.26	35.67	27	19.61	30.57	40
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-77.79	-31.70	5	-39.08	51.37	2	-2.12	27.98	32	-32.97	183.32	2	107.60	26.69	84
Investment securities	3.32	21.19	28	20.47	33.34	42	16.42	31.36	38	33.09	23.62	70	-7.04	11.75	9
Core deposits	2.63	9.58	31	21.90	16.88	75	12.27	16.94	39	23.41	26.88	46	4.33	11.23	27
Noncore funding	15.69	10.50	64	-47.92	-23.76	20	-19.60	-14.79	38	-19.41	-12.18	42	-3.51	6.59	35

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	3,013,883	2,483,026	2,356,827	2,137,178	1,864,946
Commit: Secured commercial real estate loans	398,873	281,995	318,625	250,476	290,467
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	134,340	107,249	108,615	106,912	101,651
Securities underwriting	0	0	0	0	0
Standby letters of credit	121,981	115,629	126,137	108,834	113,719
Commercial and similar letters of credit	59,888	55,609	56,333	40,508	37,627
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	122,606	111,370	123,927	112,313	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	122,606	111,370	123,927	112,313	0
Derivative Contracts					
Interest rate futures and forward contracts	2,750	0	31,697	0	0
Written options contracts (interest rate)	3,560	26,160	17,425	43,774	10,540
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,479,122	1,124,399	1,277,369	1,107,857	840,432
Futures and forward foreign exchange	14,725	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.66	24.48	24	14.21	22.45	21	13.17	22.78	17	12.49	22.01	15	11.90	23.52	12
Standby letters of credit	0.67	0.66	63	0.66	0.67	62	0.71	0.65	64	0.64	0.71	62	0.73	0.84	56
Commercial and similar letters of credit	0.33	0.02	96	0.32	0.02	96	0.31	0.02	96	0.24	0.02	96	0.24	0.02	98
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.68	0.26	79	0.64	0.25	78	0.69	0.24	82	0.66	0.35	77	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.68	0.17	86	0.64	0.14	86	0.69	0.13	87	0.66	0.30	84	0	0.45	34
Derivative contracts	8.29	44.65	33	6.59	49.75	22	7.41	46.30	29	6.73	48.62	18	5.43	68.47	19
Interest rate contracts	8.21	32.11	36	6.59	35.96	25	7.41	32.46	30	6.73	34.36	20	5.43	47.31	20
Interest rate futures and forward contracts	0.02	3.60	30	0	5.17	13	0.18	3.25	44	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0.02	1.58	24	0.15	1.82	30	0.10	1.41	27	0.26	2.18	31	0.07	2.47	25
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	8.18	21.90	42	6.44	20.67	31	7.14	20.49	36	6.48	20.83	27	5.36	28.86	23
Foreign exchange contracts	0.08	6.76	63	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0.08	4.19	64	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	21.38	46.07	12	18.64	42.93	11	17.66	44.98	9	16.83	42.82	8	15.54	45.53	8

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,500,157	1,150,559	1,326,491	1,151,631	850,972
Interest rate contracts	1,485,432	1,150,559	1,326,491	1,151,631	850,972
Foreign exchange contracts	14,725	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	17,475	0	31,697	0	0
Written options	3,560	26,160	17,425	43,774	10,540
Exchange-traded	0	0	0	0	0
Over-the-counter	3,560	26,160	17,425	43,774	10,540
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,479,122	1,124,399	1,277,369	1,107,857	840,432
Held for trading					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	1,500,157	1,150,559	1,326,491	1,151,631	850,972
Foreign exchange contracts	14,725	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	38,501	16,320	11,426	7,263	9,682
Over 1 year to 5 years	820,913	521,445	627,932	519,080	146,781
Over 5 years	829,644	759,374	835,866	756,140	683,969
Gross negative fair value (absolute value)					
	37,022	23,178	18,039	35,377	10,370
Gross positive fair value					
Held for trading	0	0	0	0	0
Non-traded	45,239	23,931	19,977	35,331	10,448
Current credit exposure on risk-based capital derivative contracts	45,201	23,689	19,731	34,606	10,354
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.02	93.66	36	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0.98	3.30	67	0	3.27	25	0	3.47	25	0	3.42	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	1.16	9.78	37	0	12.57	8	2.39	11.16	39	0	14.05	7	0	13.49	6
Exchange-traded	0.24	5.78	21	2.27	7.49	37	1.31	6.28	32	3.80	8.18	42	1.24	5.91	30
Over-the-counter	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	0.24	5.46	21	2.27	7.20	40	1.31	5.96	34	3.80	7.73	46	1.24	5.10	32
Exchange-traded	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Over-the-counter	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Held for trading	98.60	74.97	84	97.73	71.23	83	96.30	74.26	75	96.20	68.76	81	98.76	69.75	87
Interest rate contracts															
Foreign exchange contracts	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Equity, commodity, and other contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts															
Non-traded	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts	99.02	57.94	63	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Equity, commodity, and other contracts	0.98	0.36	86	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Over 1 year to 5 years	112.59	93.09	92	112.74	91.87	95	111.21	92.53	92	111.36	91.48	92	98.76	93.86	60
Over 5 years	2.57	31.78	20	1.42	28.05	13	0.86	27.56	12	0.63	32.05	8	1.14	32.17	7
Gross negative fair value (absolute value)	54.72	24.76	86	45.32	26.03	74	47.34	27.01	77	45.07	27.06	77	17.25	30.45	37
Gross positive fair value	55.30	27.14	79	66	30.08	82	63.01	29.89	82	65.66	29.56	84	80.38	28.09	95
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.47	1.56	75	2.01	1.25	73	1.36	0.98	71	3.07	1.55	78	1.22	0.83	72
Gross positive fair value (X)	3.02	1.74	79	2.08	1.68	66	1.51	1.34	63	3.07	2.23	69	1.23	1.19	56
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.07	46	0.01	0.05	39	0.01	0.04	40	0.02	0.07	41	0.01	0.06	30
Gross positive fair value (X)	0.02	0.08	53	0.01	0.07	29	0.01	0.05	29	0.02	0.09	26	0.01	0.07	25
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.02	0.02	77	0.01	0.01	70	0.01	0.01	68	0.02	0.02	70	0.01	0.01	64
Current credit exposure (X)	0.02	0.04	60	0.01	0.05	38	0.01	0.04	36	0.02	0.06	33	0.01	0.05	31
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.28	0.54	58	0.17	0.63	32	0.13	0.46	34	0.24	0.85	32	0.08	0.73	31

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	140,550	206,741	206,741	94,144	92,557
Gross losses	2,215	16,314	62,236	16,026	8,109
Write-downs, transfers to loans held-for-sale	995	0	11,374	0	0
Recoveries	21,045	2,724	8,245	7,423	3,737
Net losses	-18,830	13,590	53,991	8,603	4,372
Provision for loan and lease losses	-7,800	-3,700	-12,200	95,000	7,300
Adjustments	0	0	0	26,200	-1,341
Ending balance	151,580	189,451	140,550	206,741	94,144
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.09	0.08	5	-0.04	-0.14	67	-0.07	-0.09	50	0.58	0.51	60	0.05	0.15	22
Provision for loan and lease losses / Average loans and leases	-0.11	0.14	9	-0.06	-0.25	70	-0.09	-0.16	58	0.75	0.82	51	0.06	0.24	19
Provision for loan and lease losses / Net loan and lease losses	41.42	198.72	34	-27.23	77.32	58	-22.60	-105.48	59	1,104.27	487.86	86	166.97	130.58	76
Allowance for loan and lease losses / Total loans and leases not held for sale	1.04	1.17	39	1.41	1.39	56	1.01	1.23	29	1.52	1.58	52	0.77	0.83	45
Allowance for loan and lease losses / Total loans and leases	1.04	1.15	39	1.41	1.37	57	1	1.20	32	1.52	1.55	54	0.76	0.81	47
Allowance for loan and lease losses / Net loans and leases losses (X)		28.67		6.97	15.27	32	2.60	21.39	2	24.03	11.58	84	21.53	8.03	86
Allowance for loan and lease losses / Nonaccrual assets	183.28	413.77	22	140.71	318.67	19	189.51	364.13	26	184.98	299.17	32	113.80	218.72	29
ALLL / 90+ days past due + nonaccrual loans and leases	159.27	319.24	28	135.90	260.68	25	184.21	287.08	33	183.97	244.34	41	91.02	151.73	31
Gross loan and lease losses / Average loans and leases	0.03	0.16	21	0.24	0.22	66	0.47	0.19	91	0.13	0.34	26	0.07	0.28	18
Recoveries / Average loans and leases	0.30	0.07	93	0.04	0.08	35	0.06	0.08	44	0.06	0.07	49	0.03	0.08	26
Net losses / Average loans and leases	-0.27	0.08	0	0.20	0.13	70	0.40	0.11	93	0.07	0.27	23	0.04	0.21	18
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	98	0	0	45	0.09	0	99	0	0	44	0	0	40
Recoveries / Prior year-end losses	33.81	23.25	79	17	16.12	63	51.45	34.67	76	91.54	33.98	94	34.36	36.22	56
Earnings coverage of net loan and lease losses (X)	-7.70	-9.51	21	9.23	4.52	36	4.87	39.72	15	27.58	22.91	70	53.44	24.40	85

Net Loan and Lease Losses By Type

Real estate loans	-0.34	-0.01	0	0.28	0.03	96	0.54	0.02	99	0.07	0.04	72	0	0.01	32
Real estate loans secured by 1-4 family	-0.05	-0.02	20	-0.05	-0.01	17	0.09	-0.02	94	0	0.01	37	0.01	0.01	56
Revolving	-0.67	-0.08	4	-49.73	-0.05	0	-9.86	-0.07	1	-1.38	0.01	2	-0.02	0.02	22
Closed-end	-0.05	-0.02	15	0	-0.01	52	0.13	-0.01	96	0	0	42	0.01	0	60
Commercial real estate loans	-0.36	0	1	0.31	0.05	91	0.57	0.04	99	0.08	0.07	65	0	0.01	25
Construction and land development	-3.41	-0.02	0	0.50	0	95	3.41	0	99	0.83	0	98	0	-0.01	60
1-4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	-3.41	-0.01	0	0.50	-0.01	95	3.41	0	99	0.83	0	99	0	-0.01	61
Multifamily	0	0	91	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	-0.32	0	0	0.32	0.07	88	0.54	0.05	98	0.05	0.11	51	0	0.02	23
Owner-occupied	0	0	43	-0.01	0.01	10	0.01	0.01	79	0.02	0.02	70	0.01	0.01	71
Other	-0.32	0	0	0.33	0.06	90	0.53	0.04	98	0.03	0.08	56	-0.01	0.01	8
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.09	0.10	8	0.01	0.20	23	0.04	0.17	28	0.02	0.47	9	0.15	0.37	29
Loans to individuals	0.57	0.65	53	0.61	0.78	54	0.81	0.71	62	2.79	1.13	86	2.85	1.17	87
Credit card loans	5.36	1.99	94	5.22	2.18	90	6.71	1.84	94	22.97	2.92	98	13.59	3.11	97
Agricultural loans		0.01			0.03			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.14	31	0	0.08	37	0	0.10	32	0	0.15	25	0	0.15	22

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	16,444	29,453	40,068	28,171	15,177
90+ days past due loans and leases	12,468	4,759	2,131	614	20,706
Nonaccrual loans and leases	82,706	134,642	74,166	111,765	82,728
Total past due and nonaccrual loans and leases	111,618	168,854	116,365	140,550	118,611
Restructured 30-89 days past due	15	13	0	0	13
Restructured 90+ days past due	0	12	0	498	21
Restructured nonaccrual	30,972	37,110	13,096	14,255	11,017
Total restructured loans and leases	30,987	37,135	13,096	14,753	11,051
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	26,317	51,225	52,239	36,797	35,547
Other real estate owned	2,010	16,619	2,597	20,121	24,091
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.11	0.32	24	0.22	0.27	52	0.29	0.32	57	0.21	0.39	29	0.12	0.43	14
90+ days past due loans and leases	0.09	0.09	68	0.04	0.10	54	0.02	0.10	41	0	0.12	27	0.17	0.15	70
Nonaccrual loans and leases	0.57	0.38	79	1	0.58	85	0.53	0.46	65	0.82	0.66	71	0.67	0.51	70
90+ days past due and nonaccrual loans and leases	0.65	0.53	71	1.03	0.73	80	0.54	0.62	48	0.83	0.85	57	0.84	0.71	65
30-89 days past due restructured	0	0.01	36	0	0.01	39	0	0.01	21	0	0.01	16	0	0.01	27
90+ days past due restructured	0	0	31	0	0	64	0	0	30	0	0.01	76	0	0.01	61
Nonaccrual restructured	0.21	0.09	84	0.28	0.12	83	0.09	0.10	54	0.10	0.13	51	0.09	0.14	44
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.11	0.32	24	0.22	0.27	52	0.29	0.32	57	0.21	0.40	29	0.12	0.43	14
90+ days past due assets	0.09	0.10	68	0.04	0.10	53	0.02	0.10	40	0	0.12	26	0.17	0.15	70
Nonaccrual assets	0.57	0.39	78	1	0.59	85	0.53	0.47	65	0.82	0.67	70	0.67	0.53	70
30+ days past due and nonaccrual assets	0.76	0.88	53	1.25	1.04	71	0.83	0.97	51	1.03	1.29	48	0.96	1.19	52
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.53	0.32	78	0.80	0.43	88	0.43	0.36	69	0.66	0.52	74	0.66	0.44	80
90+ days past due and nonaccrual assets + other real estate owned	0.54	0.34	78	0.89	0.46	89	0.44	0.37	68	0.77	0.55	81	0.81	0.48	84
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.61	0.38	78	1.16	0.52	91	0.72	0.41	83	0.99	0.60	86	0.91	0.53	87
Allowance for loan and lease losses	73.26	57.44	71	106.89	67.93	81	91.78	62.64	79	81.83	66.66	74	151.26	115.41	74
Equity capital + allowance for loan and lease losses	5.16	3.52	78	8.87	4.43	89	5.78	3.60	80	7.48	4.97	82	6.68	4.28	78
Tier 1 capital + allowance for loan and lease losses	5.63	3.97	76	10.48	5.28	90	6.79	4.30	78	9.02	6.05	78	8.15	5.65	76
Loans and leases + other real estate owned	0.76	0.63	67	1.50	0.88	87	0.92	0.71	68	1.24	0.97	75	1.15	0.85	76

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.12	0.26	36	0.31	0.24	71	0.38	0.26	75	0.26	0.39	42	0.14	0.38	19
90+ days past due	0.12	0.11	77	0.05	0.12	62	0.01	0.12	45	0.01	0.16	39	0.16	0.16	73
Nonaccrual	0.71	0.45	77	1.24	0.65	84	0.62	0.52	69	0.99	0.76	72	0.68	0.46	74
Commercial and industrial															
30–89 days past due	0.08	0.28	23	0.02	0.17	13	0.09	0.24	24	0.11	0.23	35	0.07	0.31	17
90+ days past due	0.01	0.03	53	0	0.02	39	0.04	0.04	71	0	0.03	16	0.19	0.05	90
Nonaccrual	0.25	0.46	35	0.55	0.64	54	0.40	0.57	44	0.61	0.75	45	0.74	0.83	54
Individuals															
30–89 days past due	2.59	0.70	93	0.18	0.55	25	0.19	0.63	24	1.92	0.83	92	0.77	0.83	46
90+ days past due	0.21	0.07	82	0.22	0.07	84	0.08	0.09	65	0.32	0.14	80	1.54	0.17	95
Nonaccrual	0	0.18	10	0	0.18	11	0	0.17	11	0	0.28	9	0.04	0.17	35
Depository institution loans															
30–89 days past due		0.01			0			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due		0.10			0.16			0.07			0.17			0.24	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.36			0.69			0.70			0.49			0.67	
Foreign governments															
30–89 days past due		0			0.01			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0	0.20	14
90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0.08	0.13	56

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.49	0.39	73	1.19	0.35	93	2.43	0.46	95	1.25	0.65	84	0.49	0.67	45
	90+ days past due	0	0.22	18	0.14	0.27	72	0.06	0.24	61	0	0.33	16	0.04	0.31	49
	Nonaccrual	0.86	0.61	77	0.51	0.82	37	0.56	0.71	45	0.59	0.89	37	0.29	0.73	18
Revolving	30-89 days past due	1.87	0.26	97	44.86	0.29	99	0	0.28	9	0	0.48	5	0	0.45	5
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	6.74	0.05	99
	Nonaccrual	9.14	1.15	95	0	1.05	5	9.34	1.18	94	36.41	1.13	99	0	1	5
Closed-end	30-89 days past due	0.49	0.42	72	1.15	0.36	91	2.44	0.49	93	1.25	0.65	84	0.49	0.70	42
	90+ days past due	0	0.25	19	0.14	0.29	72	0.06	0.26	61	0	0.38	17	0	0.35	16
	Nonaccrual	0.83	0.60	75	0.51	0.77	37	0.52	0.67	47	0.54	0.87	36	0.29	0.70	21
Junior lien	30-89 days past due	0	0.01	15	0	0.01	11	0	0.01	30	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	36	0.06	0	98	0	0	32	0	0	29
	Nonaccrual	0.01	0.02	47	0.02	0.04	39	0.02	0.03	47	0.02	0.04	34	0.02	0.04	37
Commercial real estate	30-89 days past due	0.09	0.16	48	0.24	0.14	75	0.22	0.15	74	0.18	0.26	53	0.10	0.18	38
	90+ days past due	0.13	0.01	94	0.04	0.01	83	0	0.01	64	0.01	0.02	61	0.18	0.03	92
	Nonaccrual	0.70	0.32	85	1.30	0.52	87	0.62	0.38	75	1.03	0.62	74	0.73	0.23	92
Construction and development	30-89 days past due	0	0.22	16	1.24	0.12	96	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	1.23	0.02	99
	Nonaccrual	0	0.16	14	2.67	0.36	92	0	0.20	15	6.06	0.41	96	3.26	0.20	96
1-4 family	30-89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.17	19	1.24	0.07	96	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	1.23	0.01	99
	Nonaccrual	0	0.13	16	2.67	0.29	92	0	0.16	18	6.06	0.35	96	3.26	0.17	96
Multifamily	30-89 days past due	0	0.04	29	0.36	0.06	91	0	0.07	27	0.36	0.09	87	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0.08	0	93
	Nonaccrual	0.04	0.07	66	0.19	0.14	75	0.32	0.17	79	0.21	0.11	79	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.10	0.13	51	0.20	0.14	72	0.25	0.13	79	0.18	0.23	57	0.11	0.14	48
	90+ days past due	0.15	0.01	94	0.05	0.01	85	0	0.01	68	0.01	0.02	65	0.14	0.03	86
	Nonaccrual	0.79	0.39	84	1.32	0.66	83	0.66	0.45	71	0.87	0.80	60	0.66	0.28	85
Owner Occupied	30-89 days past due	0.03	0.04	49	0.12	0.04	85	0.08	0.04	77	0.06	0.07	54	0.04	0.07	42
	90+ days past due	0.02	0	86	0	0	34	0	0	37	0.01	0	76	0.04	0.01	81
	Nonaccrual	0.14	0.14	55	0.26	0.25	60	0.21	0.17	62	0.36	0.27	64	0.35	0.16	79
Other	30-89 days past due	0.06	0.08	65	0.08	0.09	67	0.17	0.08	83	0.12	0.14	63	0.07	0.07	61
	90+ days past due	0.13	0	96	0.05	0.01	89	0	0	79	0	0.01	33	0.10	0.01	94
	Nonaccrual	0.65	0.21	87	1.06	0.40	89	0.46	0.23	79	0.51	0.44	64	0.32	0.10	88
Farmland	30-89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due	24.47	1.02	98	1.52	0.63	91	1.57	0.81	88	0.75	0.95	30	3.61	1.19	94
	90+ days past due	2	0.44	98	1.89	0.39	95	0.68	0.45	62	2.67	0.63	98	7.33	0.78	98
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,160,360	1,218,271	1,171,835	1,235,053	1,264,382
Retained earnings	1,029,498	895,698	956,271	804,813	762,480
Accumulated other comprehensive income (AOCI)	-171,707	15,051	-11,412	32,753	9,149
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,018,151	2,129,020	2,116,694	2,072,619	2,036,011
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	471,581	471,477	470,352	471,358	473,165
Accumulated other comprehensive income-related adjustments	-171,707	15,051	-11,412	32,753	9,149
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,718,277	1,642,492	1,657,754	1,568,508	1,553,697
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,718,277	1,642,492	1,657,754	1,568,508	1,553,697
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	102,052	100,861	101,452	100,277	99,134
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	102,052	100,861	101,452	100,277	99,134
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	102,052	100,861	101,452	100,277	99,134
Tier 1 Capital	1,820,329	1,743,353	1,759,206	1,668,785	1,652,831
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	128,624	145,643	108,761	177,444	94,780
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	128,624	145,643	108,761	177,444	94,780
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	128,624	145,643	108,761	177,444	94,780
Exited advanced approach tier 2 capital					
Total capital	1,948,953	1,888,996	1,867,967	1,846,229	1,747,611
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	18,108,242	17,184,975	17,865,234	16,800,431	15,207,341
Less: Deductions from common equity tier 1 capital	471,581	471,477	470,352	471,358	473,165
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	17,636,661	16,713,498	17,394,882	16,329,073	14,734,176
Total risk-weighted assets	16,066,709	14,354,682	15,036,293	14,341,456	13,208,299
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	10.69	11.85	35	11.44	12.66	33	11.03	12.37	29	10.94	12.35	31	11.76	12.11	48
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.33	12.53	33	12.14	13.44	31	11.70	13.11	29	11.64	13.08	27	12.51	12.78	53
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.13	14.37	12	13.16	15.42	10	12.42	14.91	9	12.87	15.23	12	13.23	14.36	36
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.32	9.08	81	10.43	9.11	82	10.11	8.98	76	10.22	9.13	82	11.22	9.76	80
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	2	1	3		
Other insurance activities income	0	0	2	1	3		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	77,549	76,287	76,940	76,628	76,205	1.65	4.81

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.37	11	0	0.36	24	0	0.41	23	0	0.47	22
Premium income / Insurance activities revenue		3.08			3.14			2.76	42		2.84	40		7.32	37
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	3.93	12.13	21	3.95	11.54	23	4.05	12	20	4.09	11.03	27	4.36	11.51	26
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0.66			0.87		0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets		18.50			3.19			9.48			2.04			12.40	
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	5.90	9.13	6.81	12.95	20.52

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	69,000	39,000	128,000	96,000	120,000	76.92	102.94	
Dividends	69,000	39,000	128,000	96,000	120,000	76.92	102.94	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	69,000	39,000	128,000	96,000	120,000	76.92	102.94	
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	0	0	0	0			
Total operating income	69,000	39,000	128,000	96,000	120,000	76.92	102.94	
Operating Expenses								
Personnel expenses	0	0	0	0	0			
Interest expense	2,645	2,645	5,289	9,458	9,264	0.00		
Other expenses	6,642	4,939	9,531	10,005	11,125	34.48	12.06	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	9,287	7,584	14,820	19,463	20,389	22.46	56.69	
Income (loss) before taxes	59,713	31,416	113,180	76,537	99,786	90.07	112.71	
Applicable income taxes (credit)	-2,662	-2,111	-4,366	-5,197	-5,539			
Extraordinary items								
Income before undistributed income of subsidiaries	62,375	33,527	117,546	81,734	105,325	86.04	103.97	
Equity in undistributed income of subsidiaries	50,451	63,923	87,025	29,782	65,714	-21.08	8.93	
Bank subsidiaries	50,451	63,923	87,025	29,782	65,714	-21.08	8.93	
Nonbank subsidiaries	0	0	0	0	0			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	112,826	97,450	204,571	111,516	171,039	15.78	46.72	
Memoranda								
Bank net income	119,451	102,923	215,025	125,782	185,714	16.06	48.72	
Nonbank net income	0	0	0	0	0			
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,275,587	97.90	2,382,911	98.69	2,383,098	98.66	2,335,336	2,294,175	-4.50	14.80
Common and preferred stock	2,275,587	97.90	2,382,911	98.69	2,383,098	98.66	2,335,336	2,294,175	-4.50	14.80
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	3,901	0.17	3,901	0.16	3,901	0.16	3,901	3,901	0.00	0.00
Common and preferred stock	3,901	0.17	3,901	0.16	3,901	0.16	3,901	3,901	0.00	0.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	37,110	1.60	20,109	0.83	21,006	0.87	20,170	38,981	84.54	169.85
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	7,739	0.33	7,505	0.31	7,481	0.31	5,878	5,954	3.12	4.81
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,324,337	100.00	2,414,426	100.00	2,415,486	100.00	2,365,285	2,343,011	-3.73	15.80
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	216,678	9.32	215,739	8.94	216,209	8.95	204,565	199,458	0.44	
Other liabilities	1,337	0.06	1,054	0.04	940	0.04	2,796	4,507	26.85	112.56
Balance due to subsidiaries and related institutions	105,953	4.56	104,762	4.34	105,354	4.36	104,178	103,035	1.14	5.61
Total liabilities	323,968	13.94	321,555	13.32	322,503	13.35	311,539	307,000	0.75	220.90
Equity Capital	2,000,369	86.06	2,092,871	86.68	2,092,983	86.65	2,053,746	2,036,011	-4.42	4.93
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	137	0.01	136	0.01	136	0.01	136	136	0.74	1.48
Common surplus	1,424,891	61.30	1,418,135	58.74	1,421,698	58.86	1,434,917	1,428,066	0.48	1.61
Retained earnings	1,011,715	43.53	859,549	35.60	932,561	38.61	785,940	762,480	17.70	96.85
Accumulated other comprehensive income	-171,707	-7.39	15,051	0.62	-11,412	-0.47	32,753	9,149		
Other equity capital components	-264,667	-11.39	-200,000	-8.28	-250,000	-10.35	-200,000	-163,820		
Total liabilities and equity capital	2,324,337	100.00	2,414,426	100.00	2,415,486	100.00	2,365,285	2,343,011	-3.73	15.80
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	105,953	4.56	104,762	4.34	105,354	4.36	104,178	103,035	1.14	5.61
Notes payable to subsidiaries that issued TPS	105,953	4.56	104,762	4.34	105,354	4.36	104,178	103,035	1.14	-15.91
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.99	10.52	58	9.48	12.64	25	9.88	11.94	32	5.49	7.29	28	8.63	9.68	34
Bank net income / Average equity investment in banks	10.33	11.07	47	8.75	12.37	18	9.11	11.80	27	5.44	7.45	25	8.24	10.51	23
Nonbank net income / Average equity investment in nonbanks	0	10.05	20	0	13.40	16	0	13.12	16	0	9.75	17	0	7.89	17
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	105.87	98.83	68	105.62	96.24	80	105.11	96.79	74	112.79	88.16	87	108.58	82.22	82
Nonbank net income / Parent net income	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	16.20	17.48	61	15.36	16.87	59	15.41	16.81	61	15.17	20.06	58	15.08	20.43	63
Total debt / Equity capital	10.83	12.15	57	10.31	11.60	56	10.33	11.71	57	9.96	14.41	54	9.80	14.31	58
Total debt + notes payable to subs that issued TPS / Equity capital	16.13	14.28	66	15.31	13.82	67	15.36	13.63	67	15.03	16.67	62	14.86	16.36	66
Total debt + Loans guaranteed for affiliate / Equity capital	10.83	12.21	57	10.31	11.69	55	10.33	11.77	57	9.96	14.68	53	9.80	14.56	57
Total debt / Equity capital – excess over fair value	10.83	12.27	57	10.31	11.71	56	10.33	11.81	57	9.96	14.52	54	9.80	14.51	58
Long-term debt / Equity capital	10.83	11.61	58	10.31	11.05	56	10.33	10.95	57	9.96	13.56	54	9.80	13.04	60
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	67.16	39.62	70	51.31	39.10	59	67.24	39.86	70	50.05	34.67	64	31.16	28.44	55
Double Leverage															
Equity investment in subs / Equity capital	113.95	103.92	86	114.04	103.07	90	114.05	103.22	89	113.90	102.81	91	112.87	103.22	89
Total investment in subs / Equity capital	113.95	109.01	78	114.04	108.26	81	114.05	108.40	80	113.90	110.16	79	112.87	111.07	76
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.24	0.41	81	1.51	0.25	93	1.44	0.29	89	2.56	0.47	93	1.53	0.36	91
Equity investment in subs – equity cap / Net income-div (X)	1.76	1.23	69	2.34	0.83	90	2.16	1.05	84	6.74	1.82	93	2.62	1.22	87
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	170.07	126.15	74	100.37	138.64	37	161.25	152.85	60	121.44	136.59	49	144.06	177.68	41
Cash from ops + noncash items + op expense / Op expense + dividend	171.16	116.54	73	100.17	130.64	34	161.06	154.48	61	119.82	147.24	43	143.45	190.27	36
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	140.74	92.87	80	102.67	103.17	57	103.70	98.54	57	86.06	134.08	18	135.49	116.34	69
Pretax operating income + interest expense / Interest expense	2,357.58	1,457.38	80	1,287.75	1,479.01	56	2,239.91	1,835.33	73	909.23	2,016.32	47	1,177.14	1,968.54	45
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,316.89	1,417.74	64	782.81	1,667.11	42	1,332.09	1,770.77	52	641.01	1,539.23	38	723.58	1,632.83	33
Dividends + interest from subsidiaries / Interest expense + dividends	190	140.52	72	104.83	153.06	37	173.08	174.12	60	122.08	150.43	45	149.64	210.80	35
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.82	3.32	47	1.04	3.64	39	1.09	3.44	43	1.06	3.85	39	1.87	2.64	52
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	53.98	82.17	38	103.07	78.46	74	58.42	66.37	48	84.64	81.10	61	67.34	57.84	67
Dividends declared / Net income	29.84	34	40	35.46	25.30	74	33.57	28.27	62	62.04	42.29	79	41.47	33.08	66
Net income – dividends / Average equity.....	7.71	7.04	61	6.12	9.64	24	6.56	8.62	34	2.08	4.14	24	5.05	6.46	28
Percent of Dividends Paid															
Dividends from bank subsidiaries	204.92	128.25	76	112.86	139.49	51	186.41	155.92	67	138.76	132.17	55	169.18	178.13	48
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	204.92	168.66	71	112.86	193.08	40	186.41	203.53	57	138.76	174.85	45	169.18	260.40	35
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	57.76	43.08	61	37.89	36.56	52	59.53	45.96	61	76.32	60.28	69	64.62	66.55	46
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	57.76	46.71	60	37.89	38.35	51	59.53	51.33	59	76.32	62.88	65	64.62	69.36	41
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		54.49			76.16			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	65.33	93	100	67.82	94	100	74.16	94	100	69.76	96	100	67.32	97
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	100	75.26	86	100	81.78	93	100	83.13	92	100	82.20	93	100	78.80	95
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	48.90	28.16	75	48.56	28.31	74	48.73	26.38	76	50.93	27.08	75	51.66	28.33	75